

Savvy Senior – October articles

1. Important Vaccinations for Seniors This Flu Season
2. Energy Programs That Can Help Seniors Save
3. Senior-Friendly TV Remote Controls
4. Living Wills: Planning for the inevitable
5. How to Record Your Memoirs

Savvy Senior

Important Vaccinations for Seniors This Flu Season

With a rough flu season expected, the Centers for Disease Control and Prevention (CDC) is recommending multiple vaccinations for seniors this year: First, one for the seasonal flu and one for pneumonia, both of which you should get right now; and then, when it becomes available, a shot for the H1N1 swine flu. Here's what you should know.

Seasonal Flu

Just like every other year, a seasonal flu (influenza) shot is important for seniors age 65 and older to get because they have the highest risks of developing dangerous complications. The flu puts more than 220,000 people in the hospital each year and kills around 36,000 – 90 percent of whom are seniors. Medicare Part B pays for flu shots but if you're not covered, there are plenty of places that offer them for free. To locate a vaccination site call your county health department or the CDC information line at 800-232-4636, or visit www.flucliniclocator.org. (Note: if you're allergic to chicken eggs, latex, have a history of Guillain-Barré syndrome or have had a severe reaction to a flu shot in the past, you should not get vaccinated without consulting your doctor first. Or, if you're ill with a fever you should wait until your symptoms pass.)

Pneumonia

The other vaccine the CDC recommends for seniors is for pneumococcal pneumonia (the vaccine is called Pneumovax). If you're over 65 and haven't already gotten this shot, you should get it now. With the double risks of regular flu and swine flu looming this season, both of which can lead to pneumonia, this vaccine can provide you protection that will last for up to 10 years. And, you can get it on the same day that you get your flu shot. This vaccination is also covered under Medicare Part B.

Swine Flu

Seniors are also recommended to get the H1N1 vaccination for swine flu when it becomes available to them. The first 45 million doses – of a total of 195 million – are expected to be ready the first or second week of October, but the CDC is recommending that the most at-risk populations receive it first. That includes pregnant women, healthcare workers, parents and caregivers for children under 6 months old, people ages 6 months to 24 years, and those ages 25 through 64 with chronic health disorders such as asthma, respiratory illness or a compromised immune systems.

Once the demand for those groups have been met, health officials are then recommending everyone ages 25 through 64 receive the H1N1 shot, followed by seniors age 65 and older. The reason seniors are at the back of the line for this vaccine is because they're less

vulnerable than the younger age groups. According to the CDC, seniors have encountered flu strains as children that offer them some protection from the swine flu, but they should still get the shot.

Covered under Medicare Part B, swine flu vaccinations will be available in most of the same places that seasonal flu shots are given. To locate H1N1 vaccination sites and check vaccine availability, call your doctor, the county health department or the CDC information line at 800-232-4636.

Savvy Tips: In addition to getting vaccinated, the CDC reminds everyone that the three best ways to stay healthy during flu season is to wash your hands frequently with soap and water, cover your mouth and nose when you cough or sneeze and stay home if you're sick. For more information on the seasonal flu and swine flu, visit *Flu.gov*. And to learn more about recommended vaccines for older adults see *www.cdc.gov/vaccines*.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC *Today* show and author of "*The Savvy Senior*" book.

Savvy Senior

Energy Programs That Can Help Seniors Save

Thanks to a big financial boost from Uncle Sam, there's never been a better time to upgrade your home to make it more energy efficient. Here are several programs you should know about that can help you save energy and money.

Weatherization Assistance

Under the American Recovery and Reinvestment Act of 2009, also known as the stimulus package, the Department of Energy's Weatherization Assistance Program (WAP) received a whopping \$5 billion – more than 20 times the normal yearly budget – to help income-eligible people reduce their energy costs by increasing the energy efficiency of their homes.

Around 20-to 30-million U.S. households are currently eligible for WAP, which provides a variety of completely free weatherization improvements to home owners and renters who qualify. These services are done by local agencies and typically include things like installing insulation, weather-stripping and caulking around doors and windows, tuning and repairing heating and cooling systems, and installing ventilation fans.

To be eligible, your income needs to be at or below 200 percent of the federal poverty level. In 2009, that corresponds to an annual income of \$21,660 for an individual or \$29,140 for a family of two (it's higher in Alaska and Hawaii). The federal guidelines allow states to give priority to seniors over 60, people with disabilities and families with children. Final eligibility is determined at the local level.

If you qualify, an energy audit is scheduled to see how much energy your home uses, and to determine the weatherization improvements it needs to make it more energy-efficient. To learn more or apply, visit *www.weatherization.energy.gov* or call the EERE

information center (877-337-3463) who will put you in touch with your state weatherization office.

Energy Tax Credits

If you don't qualify for the WAP, you can still save some money through Uncle Sam's expanded tax credits – also made possible by the Recovery and Reinvestment Act.

As an incentive to make your home more energy efficient, in 2009 and 2010 you can now cut your tax bill by 30 percent up to \$1,500, on a variety of home improvement projects like installing energy-efficient windows, doors, insulation, water heaters, cooling systems and more. See www.energystar.gov/taxcredits for details. And, by the end of the year, there will also be rebates to those who buy ENERGY STAR certified high efficiency appliances.

Energy Assistance

In addition to the WAP and tax credits, another program that can help many seniors cut their home heating and cooling costs is the Low Income Home Energy Assistance Program (LIHEAP). This is a federal program that also got a funding boost this fiscal year. Income qualifications for LIHEAP will vary by state.

You should also know that in addition to LIHEAP, some utility companies offer discounts to people in need, and there are various charitable organizations that provide utility assistance, too. To learn more or find out what's available in your area, visit www.energynear.org, a Web portal that provides a breakdown of LIHEAP, utility and charitable energy programs in each state, as well as qualification details, how to apply and who to contact for more information. If you don't have Internet access, call the National Energy Assistance Referral project at 866-674-6327.

Savvy Tips: For energy savings tips the Department of Energy offers a handy booklet called "Energy Savers: Tips on Saving Energy & Money at Home." To get a free copy, call 877-337-3463 or visit www.eere.energy.gov/library. Also see www.dsireusa.org, a comprehensive source of information on state, local, utility, and federal incentives that promote energy efficiency.

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Senior-Friendly TV Remote Controls

It seems like most television remote controls today come with about 600 tiny buttons and are confusing to operate. Add in the fact that many people use two or three (or more) remotes to operate their home entertainment equipment (TV, cable box, VCR and DVD player, for example) it compounds the problem even further.

If you're in the market for one user-friendly remote that's easy to see, simple to program and use, and durable, you're in luck. There are a variety of options today that can meet almost any need.

Hy-Tek Remotes

The first place to start looking for a big and simple remote control is the Hy-Tek Manufacturing Company (www.bigbuttonremotes.com; 630-466-7664), which makes three top selling products. Depending on your specific wants and needs, here's what they offer:

- **Tek Partner:** At 5 ½" wide and 8 ½" long, this super-sized universal remote is ideal for seniors. It has huge brightly lit buttons with big readable characters, and a narrowed center (3 ½") which makes it easy to handle for a big remote. But the great thing about the Tek Partner is its simplicity. It contains only the essential functions making it easy to program and simple use, and it operates any combination of TV's, VCR's, DVD players, cable boxes and satellite dishes. It does not operate digital converter boxes. Priced at \$40, this remote is also very durable and it even glows in the dark to make it easy to find.
- **Big Button:** This rectangular-shaped universal remote (2 ½" X 9 ½") is the "little brother" version of Tek Partner, but still has the same large and illuminating buttons, and offers the exact same features. But because of its smaller overall size, the Big Button is a little easier to handle, especially for people with small hands. And at \$25, it's less expensive.
- **Tek Pal:** The newest member of the Hy-Tek family, the Pal (\$15) is the most basic, simple remote you can get. This palm-sized remote comes with six large buttons (Power button, Mute button, Channel Up and Down buttons, and Volume Up and Down buttons) that light up when pushed. The Pal, however, will only work with televisions that have cable wired directly into the TV. It will not operate cable, satellite or converter boxes, and does not control DVD players or VCRs.

Other Options

If the Hy-Tek devices don't do it for you, here are some other unique TV remotes specifically designed for seniors that you should check out.

Weemote SR: This is a uniquely designed, egg-shaped remote that offers only nine buttons and can be programmed to hit your favorite channels. Available at www.weemote.com (or 305-253-8387) for \$25, this simple remote will operate TV's, digital cable, DirecTV, satellite dishes, digital converter boxes, TiVo, ReplayTV and Ultimate TV. But it won't operate your VCR or DVD player.

Slicker Clicker: This super-simplified remote has only one button and two knobs like the old fashion TV sets from the 60s and 70s. Press the button to turn the TV on and off, then turn one knob to change the channel, and the other one to change the volume. The Slicker Clicker (www.kiscompany.com; 877-300-2040) operates TV's, cable boxes and digital conversion boxes, but not satellite dishes, VCR's or DVD players. Price: \$60

Jumbo Universal Remote: This is a huge (5" X 11") rectangular shaped remote control that operates a TV, VCR, DVD player, satellite dish, cable box, and an auxiliary audio-visual device. The problem with this remote is that because it's so big it's difficult to handle, but at the same time, it's easy to see, impossible to misplace and very affordable starting at only \$10. To learn more visit www.jumboremotecontrol.com.

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Living Wills: Planning for the inevitable

Creating a living will is one of those things most people want and plan to do, but rarely get around to actually doing. Less than 30 percent of Americans currently have one. But preparing one now, gives you say in how you want to be treated at the end of your life, not to mention it can spare your loved ones some very stressful decisions at an emotional time. Here's what you should know.

Advance Directives

To adequately spell out your wishes regarding your end-of-life medical treatment you need two legal documents: A "living will" which tells your doctor what kind of care you want to receive if you become incapacitated. And a "medical power of attorney" (or health care proxy) which names a person you authorize to make medical decisions on your behalf if you become unable to. These two documents are known as advance directives.

Do-It-Yourself

Today, there are several free or low-cost resources to help you write your advance directive, and it takes only a few minutes from start to finish. Here are some good places to find help:

- Caring Connections: A resource created by the National Hospice and Palliative Care Organization that provides free information and state-specific advance directive forms with instructions on their Web site (www.caringinfo.org) that you can download and print. Or, you can call 800-658-8898 and they will mail them to you and answer any questions you may have.
- Aging with Dignity: An advocacy organization that offers an easy-to-use legal document called "Five Wishes" that covers all facets of an advance directive. Five Wishes is legally valid in 40 states and costs \$5. To get a copy, visit www.agingwithdignity.org or call 888-594-7437.
- Online resources: For under \$15 Web sites like www.legacywriter.com and www.uslegalwills.com can create a living will and medical power of attorney for you by asking you questions and inserting your answers. Once you're finished, you simply print it out (or they can mail it to you) and sign it with two witnesses present to make it legal. You may also need to get it notarized depending on the state you live in. Or, if you're looking for a little extra help, try www.legalzoom.com. This site

works like the others but will then have a specialist review your answers for completeness. The cost for this service starts at \$39.

- U.S. Living Will Registry: This is a nifty service that electronically stores your advance directive and organ donor information and makes these documents available to your family or health care providers 24 hours a day via the Internet or telephone. The cost to register is \$125. See www.uslivingwillregistry.com for more information.

Multipurpose Planning

If you looking for a comprehensive estate planning tool “Quicken WillMaker Plus 2010” (www.nolo.com; 800-728-3555) is a top resource that uses computer software to create state-specific living wills, as well as property wills, trusts and many other documents. You can purchase it as a downloadable software program for \$44, or you can get it on a CD for \$50.

Savvy Tips: To insure your final wishes are followed, be very thorough when you create your living will and medical power of attorney documents and give copies to your family and doctor. It’s also important to have a direct, candid conversation with your health care proxy and doctor so they know exactly what you want. And don’t forget to review your advance directive every few years and update it when necessary.

If you would rather use a lawyer to draft your advance directive, look for one who specializes in estate planning and health care related matters. The National Academy of Elder Law Attorneys (www.naela.org), and the National Association of Estate Planners and Councils (www.naepc.org) are good resources to start with.

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How to Record Your Memoirs

Everyone has a story to tell, especially those who’ve lived a while. If you would like to tell your life’s story, but don’t want to write it out on paper, recording it on audio or video is an option that’s become very popular.

There are several ways you can go about capturing your memoirs on audio or video. (This can include your personal history, meaningful moments, life lessons and more, and is typically done in interview format. Choose a family member or close friend to do the interview.) If you have the equipment you can do it yourself. And if you don’t, you can get help through a special project or even hire a professional.

Do-It-Yourself

If you already have a tape recorder or video camera, recording your memoirs yourself is a simple and inexpensive way to go. If not, you may want to consider borrowing the equipment from a friend or relative or purchasing it yourself. Digital voice recorders or digital camcorders are ideal, easy-to-use and relatively inexpensive today, and give you

the ability to transfer your recordings directly to your computer so you can easily make CD or DVD copies for your family to enjoy.

To get started, I recommend you buy, or check-out from the library, a good how-to book on the topic. “Touching Tomorrow: How to Interview Your Loved Ones to Capture a Lifetime of Memories on Video or Audio” (Fireside; \$10) is a good guide that offers recording and interviewing tips, and suggested questions and props (old photo albums, diaries, and mementos) to stir memories to help you remember your past experiences.

Special Projects

If you don’t have the equipment to do it yourself or want some extra help, check out StoryCorps (www.storycorps.org; 646-723-7027), a nonprofit project that will help you make a free 40-minute audio (interview style) recording of your memoirs in one of their studios or mobile booths that travel around the U.S.

Or, if you can’t get to them, for a \$200 you can ask StoryCorps to send you a StoryKit, which includes portable recording equipment and interviewing tips so you can do the interview at home. After you return the kit, you’ll be mailed a broadcast-quality CD of the interview, and a second copy will be archived at the Library of Congress.

Another project you should know about is the Veterans History Project. If you were a veteran or a civilian involved with the military, this project, which was initiated by the U.S. Congress, provides assistance in creating audio or video stories of service, and like StoryCorps archives them at the Library of Congress.

With this project you can conduct the interview yourself using your own voice recorder or video camera (they offer a Field Kit to guide you through the process), or you can use one of their participating “partners” in your state. The partners are usually veteran organizations, libraries, museums, universities or civic organizations that typically provide the equipment and will do the interviewing for free. To learn more or locate a partner in your area visit www.loc.gov/vets or call 202-707-4916.

Hire a Pro

Another option to consider is to hire a professional oral historian who can do everything for you for a fee. Professional services can be as simple as an audio or video recorded interview, produced on CD or DVD for a few hundred dollars. Or, as fancy as a full scale video biography that includes narration, family photos, home movies and music for several thousand dollars. To find a professional oral historian in your area, visit the Association of Personal Historians Web site at www.personalhistorians.org.

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